

**Part A: Customer Details**

|                           |  |                       |  |
|---------------------------|--|-----------------------|--|
| <b>Company Name</b>       |  | <b>Contact Person</b> |  |
| <b>Business Telephone</b> |  | <b>Email Address</b>  |  |

**Part B: Banking Services Selection**

| Features and Service Types  | Fee & Charges<br><i>(Terms &amp; Conditions apply)</i>                                   | Remarks   |
|---|--|---|
| <b>Account opening initial deposit</b>  | RM 250,000.00  |   |
| <b>Account type</b><br><input type="checkbox"/> CA-i (XS)   | N/A  |   |
| <b>Internet Banking</b><br><input type="checkbox"/> Account balance enquiry only; or<br><input type="checkbox"/> Account balance enquiry & online banking transaction | FREE monthly subscription fee<br><br>FREE 4 units of security tokens per Organisation ID | Free security tokens are applicable upon sign up. Subsequent security token costs RM53.00 each.   |
| <input type="checkbox"/> <b>Giro</b>  | FREE transaction fee   | Free charges on submission to statutory boards, i.e. EPF, Inland Revenue Board of Malaysia, SOCSO, and PPZ-WP.  |
| <b>RENTAS</b>   | FREE transaction fee   | Min amount to perform a RENTAS transaction is RM 10,000.00  |
| <b>Telegraphic Transfer</b>   | RM 5.30 per transaction  | Fee refers to costs of wires and applicable to all currencies except SGD & IDR. Both SGD & IDR are charged at RM5.30 per transaction.   |
| <input type="checkbox"/> <b>Direct Debit</b>  | FREE transaction fee   | A one-off DDA form processing fee of RM2.12 per submission is payable to MyClear.   |
| <b>eAlerts SMS Notification</b><br><input type="checkbox"/> Service Type 1; or<br><input type="checkbox"/> Service Type 2   | FREE monthly subscription fee  | Fee waiver is applicable to only one (1) user per account   |
| <b>Cash Management Workshop</b><br><input type="checkbox"/> classroom training; or<br><input type="checkbox"/> onsite training  | FREE for both classroom training and onsite training                                     | <ul style="list-style-type: none"> <li>- Onsite training arrangement will be done by the Bank</li> <li>- Customers who opt for classroom training are responsible to submit their enrolment by calling Business Banking Commercial Service Centre or email to <a href="mailto:CMT@ocbc.com">CMT@ocbc.com</a>.</li> <li>- Classroom training is available at selected OCBC Bank and OCBC Al-Amin Bank branches.</li> </ul> |

**Part C: Customer Acknowledgement**

I/We acknowledge that we had been provided with the SME Access Terms and Conditions. I/We have read and understood the Terms and Conditions governing OCBC SME Access. I/We agree to be bound by these Terms and Conditions and acknowledge that OCBC Al-Amin Bank Berhad fully reserve their rights to modify these Terms and Conditions at any time with prior notice.

 \_\_\_\_\_  
 Authorised Person

Name:

Date:

 \_\_\_\_\_  
 Authorised Person

Name:

Date:

**For Bank Use only**

- Customer has been given the SME Access T&C  
 Minimum CA-i ledger balance as stated above.

- Assign product code as stated above

 \_\_\_\_\_  
 BDM / RM:

Date:

 \_\_\_\_\_  
 SM / RSM / HoBB:

Date:

 \_\_\_\_\_  
 BOD:

Date:

By signing up the OCBC Biz Access Signature (“SME Access”), the Eligible Customer (as defined below) agrees to be bound by the following terms and conditions (“Terms & Conditions”).

### 1. Introduction

- 1.1. Biz Access Signature is open to business banking customers of OCBC Al-Amin Bank Berhad (Co. Reg. no. 818444-T) (“OCBC Al-Amin”) (collectively known as “the Bank”), subject to these terms and conditions.
- 1.2. Biz Access Signature is available at all branches of the Bank in Malaysia. The availability of SME Access at OCBC Al-Amin branches is limited to Islamic products only.
- 1.3. Biz Access Signature is effective from 2 January 2015 until further notice for existing and new business banking customers of the Bank (as defined below).

### 2. Eligibility

- 2.1. Biz Access Signature is open to the Bank’s **new and existing business banking customers** (collectively known as “customers”) by invitation.
- 2.2. Notwithstanding the above, the following customers of the Bank are not eligible for Biz Access Signature:
  - 2.2.1. The Bank’s business banking customers whose proprietors, partners, shareholders or members consist of or include any employees (permanent or contract) of the Bank (including the Bank’s subsidiaries and related companies) and/or their immediate family members; and
  - 2.2.2. The Bank’s retail banking customers.
- 2.3. Accounts that are eligible for Biz Access Signature are:
  - 2.3.1. Current Account-i (“CA-i”)

### 3. OCBC Biz Access Signature

- 3.1. The features and product pricing of Biz Access Signature are as follows:

| Features  | Details   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
|---|---|----------------------------|-----------------------|----------------------------|-------------------------|------------|---|------------|---|------------|---|------------|---------------------------|------------|
| Initial Deposit/ Entry Requirement  | Account ledger balance of <b>RM250,000.00</b>   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Hadiyyah rate*  | <table border="1"> <thead> <tr> <th>Daily Closing Balance</th> <th>Promotional Hadiyyah Rate*</th> </tr> </thead> <tbody> <tr> <td>Less than RM 250,000.00</td> <td>0.00% p.a.</td> </tr> <tr> <td>RM 250,000.00 – less than RM 500,000.00</td> <td>1.20% p.a.</td> </tr> <tr> <td>RM 500,000.00 – less than RM 2,000,000.00</td> <td>1.68% p.a.</td> </tr> <tr> <td>RM 2,000,000.00 – less than RM 5,000,000.00</td> <td>2.28% p.a.</td> </tr> <tr> <td>RM 5,000,000.00 and above</td> <td>2.88% p.a.</td> </tr> </tbody> </table> |                            | Daily Closing Balance | Promotional Hadiyyah Rate* | Less than RM 250,000.00 | 0.00% p.a. | RM 250,000.00 – less than RM 500,000.00 | 1.20% p.a. | RM 500,000.00 – less than RM 2,000,000.00 | 1.68% p.a. | RM 2,000,000.00 – less than RM 5,000,000.00 | 2.28% p.a. | RM 5,000,000.00 and above | 2.88% p.a. |
|   | Daily Closing Balance   | Promotional Hadiyyah Rate* |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
|   | Less than RM 250,000.00   | 0.00% p.a.                 |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
|   | RM 250,000.00 – less than RM 500,000.00   | 1.20% p.a.                 |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
|   | RM 500,000.00 – less than RM 2,000,000.00   | 1.68% p.a.                 |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
|   | RM 2,000,000.00 – less than RM 5,000,000.00   | 2.28% p.a.                 |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| RM 5,000,000.00 and above   | 2.88% p.a.  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| <i>*indicative rates for CA-i only.</i>   |   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| <b>Payment &amp; Collection Services (All fees and charges are inclusive of 6% GST)</b> |   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| GIRO  | <ul style="list-style-type: none"> <li>• Free transaction fee via Velocity@ocbc</li> <li>• Free submission to statutory bodies</li> </ul>   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Direct Debit  | <ul style="list-style-type: none"> <li>• Free transaction fee via Velocity@ocbc</li> </ul>  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Velocity@ocbc (internet banking)  | <ul style="list-style-type: none"> <li>• Free monthly subscription fee</li> <li>• Free four (4) units of security tokens upon sign-up</li> </ul>  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| eAlerts   | <ul style="list-style-type: none"> <li>• Free email and/or SMS notification monthly subscription fee for one user per account</li> </ul>  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Telegraphic Transfer (Cost of wire)   | <ul style="list-style-type: none"> <li>• RM 5.30 per transaction for all currencies via Velocity@ocbc</li> </ul>  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| RENTAS  | <ul style="list-style-type: none"> <li>• Free transaction fee via Velocity@ocbc</li> </ul>  |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| <b>After Sales Services</b>   |   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Cash Management Workshop  | Cash Management Workshop is available in the following mode: <ul style="list-style-type: none"> <li>• On-site: to be conducted at customers’ premises</li> <li>• Classroom: to be conducted at selected OCBC Bank/ OCBC Al-Amin branches</li> </ul>   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |
| Corporate Phone Banking   | Customer to call Business Banking Commercial Service Centre for enquires.   |                            |                       |                            |                         |            |   |            |   |            |   |            |                           |            |

- 3.2. Conditions

- 3.2.1. Customers must complete and submit the application form in order to sign up for Biz Access Signature.
- 3.2.2. Eligible customers shall only be eligible to the special pricing stated in Clause 3.1 when the application form is received and approved by the Bank.
- 3.2.3. A customer found to be or who becomes ineligible or is discovered to be ineligible for SME Access at any time shall, at the Bank’s discretion, have their promotional offerings revised to normal counter rates or pricing, including but not limited to the Hadiyyah rates, payments and collection services’ fee and charges stated above, and other relevant charges as may be deemed appropriate.

### 3.3. Current Account-i

- 3.3.1. CA-i is eligible for protection by Perbadanan Insurans Deposit Malaysia (PIDM).
- 3.3.2. Eligible customers must have a minimum initial deposit/ account ledger balance of RM250,000.00 upon opening a new CA-i with the Bank. Biz Access Signature will be effective once the CA-i is opened pursuant to these terms and conditions and has a daily credit balance of not less than RM250,000.00.
- 3.3.3. If the customers are found to be ineligible at any time, the promotional *Hadiyyah* for CA-i will become unavailable to them for each day that they are ineligible. The Bank reserves the right at its absolute discretion to demand repayment of the promotional *Hadiyyah* paid on every ineligible day.
- 3.3.4. *Hadiyyah* rates (if any) is calculated on a daily basis based on the daily closing balance and will be credited into the customers' accounts by the end of the month.
- 3.3.5. All CA-i promotional *Hadiyyah* rates are applicable until 31 December 2015 and subject to a review by the Bank from time to time. The Bank reserves the right at its absolute discretion to change these rates at its absolute discretion without prior notice to the customers.
- 3.3.6. Biz Access Signature is subject to a half yearly service fee of RM10.60 if the minimum monthly account average balance falls below RM1,000.00

### 3.4. GIRO

- 3.4.1. There are no charges for all GIRO transaction via Velocity@ocbc until 31 December 2015. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.4.2. Apart from that, there are no charges for submissions to the following statutory bodies:
  - Employees Provident Fund (EPF)
  - Inland Revenue Board of Malaysia (IRB)
  - Social Security Organisation (SOCSO)
  - Pusat Pungutan Zakat Majlis Agama Islam Wilayah Persekutuan (PPZ-WP)

### 3.5. Direct Debit

- 3.5.1. There are no charges for the Direct Debit transaction until 31 December 2015. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.5.2. A one-off DDA form processing fee of RM2.12 per submission is payable to MyClear.
- 3.5.3. Direct Debit transaction made via phone banking is not applicable to funds collected from third party. Direct Debit transaction via phone banking only allows customers to consolidate funds from their bank accounts in other banks to OCBC accounts.

### 3.6. Velocity@ocbc (internet banking)

- 3.6.1. There is no monthly subscription fee for Velocity@ocbc. The Bank reserves the right at its absolute discretion to review this rate from time to time.
- 3.6.2. Internet banking is available for:
  - Account balance enquiry only; or
  - Account balance enquiry and online banking transaction.
- 3.6.3. Eligible customers are entitled for four (4) free security tokens per Organisation ID upon sign up. The subsequent security token costs RM53.00 each.

### 3.7. eAlerts

- 3.7.1. There are no charges for email and SMS notification Package 1 until 31 December 2015. Package 1 consists of the following:
  - Daily available account balance
  - Funds top-up
  - Cheque deposited cleared
  - Inward and Outward returned cheque
- 3.7.2. eAlerts Package 2 consists of notification in Package 1 and the following:
  - Cheque Issued
  - Incoming Funds
  - Outgoing Funds
- 3.7.3. eAlerts monthly subscription fee is waived for one user per account for either Package 1 or Package 2 upon sign up. Additional user(s) or account(s) are charged at RM5.30 (package 1) or RM10.60 (package 2) monthly fee.
- 3.7.4. The Bank reserves the right at its absolute discretion to review this rate from time to time.

### 3.8. Telegraphic Transfer (TT)

- 3.8.1. Telegraphic Transfer transactions performed via Velocity@ocbc may enjoy discounts up to 50% on telegraphic transfer cost of wire. Normal charges shall apply for transaction via branch submission.
- 3.8.2. Cost of wire for telegraphic transfer is charged at RM5.30 per transaction for all currencies.
- 3.8.3. The cost of wire is subject to changes. This rate is applicable until 31 December 2015 and the Bank reserves the right at its absolute discretion to review this rate from time to time. Customers may call OCBC Business Banking Customer Service Centre ("BBCSC") at 03 8314 9090 (OCBC Al-Amin) to get the latest rate.

### 3.9. RENTAS

- 3.9.1. There are no charges for RENTAS transactions performed via Velocity@ocbc. This rate is applicable until 31 December 2015 and the Bank reserves the right at its absolute discretion to review this rate from time to time.

### 3.10. Cash Management Workshop:

- 3.10.1. Cash Management Workshop is available as follows:
- On-site: to be conducted at customer's premises.
  - Classroom: to be conducted at selected OCBC premises.
- 3.10.2. On-site training arrangement will be done by the Bank at any period it deems appropriate. Customers who opt for classroom training shall be responsible to submit their enrolment by calling Business Banking Commercial Service Centre (refer to clause 3.11.1) or email to CMT@ocbc.com.
- 3.10.3. No charges apply for On-site training. The minimum capacity of one (1) person per session. The maximum capacity of the training session is dependent on space availability at the customer's premises.
- 3.10.4. There are no charges for classroom training. The minimum capacity is three (3) persons per session. The maximum capacity of the training session is dependent on space availability at the selected OCBC premises.
- 3.10.5. The training content comprises of GIRO, Direct Debit and internet banking and may vary from time to time for both on-site and classroom training, depending on the customers' needs.

### 3.11. Corporate Phone Banking

- 3.11.1. Customers can call Business Banking Commercial Service Centre for enquires:
- OCBC Al-Amin: (603) 8314 9090
- 3.11.2. The operating hours of the Corporate Phone Banking service is 9:00am to 6:00pm, Monday to Friday.

### 3.12. By signing up Biz Access Signature, eligible customers who fulfil the entry requirement are eligible to receive the special pricing stated in Clause 3.1 subject to these terms and conditions:

- 3.12.1. The Accounts and Services – Main Terms and Conditions;
- 3.12.2. The Cash Management Services terms and conditions for OCBC Al-Amin;
- 3.12.3. Interbank GIRO Terms and Conditions;
- 3.12.4. Internet Banking Terms and Conditions;
- 3.12.5. Telegraphic Transfer (TT) Terms and Conditions; and
- 3.12.6. RENTAS Terms and Conditions.

## 4. General Conditions

- 4.1. SME Access is not valid in conjunction with any other promotions, special offers, campaigns, programmes, etc. by the Bank.
- 4.2. The Bank reserves the right at its absolute discretion to debit the customer's account(s) with OCBC Al-Amin whichever it deems appropriate for any prevailing bank and/or statutory fees, stamp duty, commission and/or service charges, reimbursement and/or (for ineligible customers) any repayment of promotional *Hadiyyah*.
- 4.3. The Bank reserves the right at its absolute discretion to withdraw, cancel, suspend, extend or terminate SME Access at any time in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice, by way of posting on the Bank's website at ([www.ocbc.com.my](http://www.ocbc.com.my)), or in any other method deemed appropriate by the Bank. Each customer agrees to access the Bank's website stated herein at regular time intervals to view the terms and conditions herein and to ensure that the customer is kept up-to-date with any changes or variations to these terms and conditions. The customers shall not be entitled to claim for any compensation against the Bank for any and all loss and damage howsoever suffered or incurred by the customers, whether as a direct or indirect result of any withdrawal, cancellation, suspension, extension or termination of SME Access or any variation, deletion or addition to any of the terms and conditions herein.
- 4.4. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and Account Holders agree to submit to the non-exclusive jurisdiction of the Courts of Malaysia.